

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION**

In re:
 DAVID RIVERA
 and
 SUZANNE RIVERA

CASE NO.: 11-18019- KSJ
 Chapter 13

Debtor(s).

Second Amended Chapter 13 Plan

COMES NOW, the Debtor(s) and files this Chapter 13 Plan. The projected disposable income of the Debtor(s) is submitted to the supervision and control of the Chapter 13 Standing Trustee, and the Debtor(s) shall pay the following sums to the Chapter 13 Standing Trustee:

PLAN PAYMENTS

<u>Payment Number by months</u>	<u>Amount of Monthly Plan payment</u>
1- 60 (December 28, 2011 – August 1, 2015)	\$440.00 (1) \$787.00 (2-4) \$ 358.00 (5) \$ 1816.44 (6-60)

The Debtor(s)(s) shall pay by **money order, cashier's check or wage deduction**, to Laurie K. Weatherford, Chapter 13 Standing Trustee, P.O. Box 1103, Memphis, Tennessee 38101-1103. The Debtor(s) name and case number must be indicated clearly thereon and received by the due dates for payments established by court order.

PAYMENT OF CLAIMS THROUGH THE PLAN

ADMINISTRATIVE EXPENSES:

Trustee's Fee: 10.00%

Attorney's Fee:	Amount	Payment Amount	Payment #'s
	\$3,746.00	\$396.00	(1)
		\$708.00	(2-4)
		\$322.00	(5-6)
		\$298.00	(7-8)

PRIORITY CLAIMS:

The fees and expenses of the Trustee shall be paid over the life of the Plan at the rate allowed as governed by the guidelines of the United States Trustee and

IRS	\$2,095.37	\$156.00	(6-7)
		\$218.00	(8)
		\$478.00	(9-11)
		\$ 43.83	(12)

SECURED CLAIMS:

Name of Creditor	Claim Amount	Payment Amount
Freedom Road Financial	\$12,201.00	\$300.00
Astoria Fed	\$95,687.00	\$856.79

VALUATION OF SECURITY/LIENS TO BE AVOIDED:

(Motion to value to be filed)

Name of Creditor	Claim AMT	Value of Claim	Description of Property
Citimortgage	0.00	0.00	704 Lancewood Dr. Winter Springs, FL 32708

PAYMENTS MADE DIRECTLY TO CREDITOR

Creditor	Amount of Claim	Monthly Payment
Fairwinds Credit Union	\$6,000.00	\$166.00

Unsecured Creditors: whose claims are allowed shall receive a pro rate share of the balance of the funds remaining after payments to Priority and Secured Creditors are made. Approximate percentage: **22 %**

Property of the Estate vests in the Debtor(s) upon confirmation of the plan.

/s/ David Rivera Date: May 31, 2012
David Rivera

/s/ Suzanne Rivera Date: May 31, 2012
Suzanne Rivera

CERTIFICATE OF SERVICE

We hereby certify that a true and correct copy of the Chapter 13 Plan of Debtor(s) was furnished by United States mail, postage prepaid, to All Creditors and Parties in Interest as listed on the Court's Matrix as attached, this 7th day of June, 2012.

/s/ Monica Reyes, Esquire
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